

their reply until it is definitely ascertained whether legislation can be passed to recompense the roads for agreeing to the original Wilson plan.

May be Willing to Wait.
The consensus is that the railroad executives would be willing to wait until that point can be determined. If the President could succeed in getting Congress to pass the two legislative measures that have been suggested, as outlined in The Tribune this morning, the railroads probably would be satisfied. They would have protected and sustained the principle of arbitration and would have practically an assurance of an increase in freight rates from the Interstate Commerce Commission. The burden of expense would be shifted to the shippers and thence to the public.

Washington is speculating as to what would happen in Congress if the President tried to get the legislators to pass the proposed measures, although it is understood that Mr. Wilson has not yet decided whether there would be a long fight in both houses.

Delegates Leaving Town.
Such speculation, however, was overshadowed by the activity down Pennsylvania Avenue at the old National Hotel, where the brotherhood leaders were packing up their "five boxes," receiving their instructions and traveling expenses and checking out. The meeting at noon was a determined gathering of employees, who longed to get home, waiting for an expected word to begin the fight for which they have been preparing for nearly thirty years. Their course of action had been mapped out last night, when the lesser leaders began sending out the strike circulars in batches to the various lodges throughout the country. A resolution was moved and adopted giving the four brotherhood chiefs power to act for the whole body, while the rest of them went home to instruct their fellow workers. Then they began to scatter to the four parts of the country.

No date for a strike has been set. That will come later, in code, depending on the outcome of the President's negotiations. The printed circulars were packed up in a list of what to do and what not to do—mostly "don'ts." Throughout the list of "don'ts" were many precautions to avoid acts of violence. The laws on such matters were set down plainly, and where it was deemed necessary to emphasize some salient point heavy black type was used. One such instruction warned the employees in the event of a strike to keep away from company property.

The rest of the circular was confined to routine details such as might be contained in any general pamphlet of the sort. It is understood, though, that the unions have taken steps to see that transportation will not be at a complete standstill. From the outset, unless plans are changed in the interim, some passenger trains will be run. The unions do not intend to forfeit the good will of the traveling public by making it impossible for a business man to make an urgent trip, say from New York to Chicago.

The leaders are so confident that they can win that they believe it will be necessary only to tie up freight.

To Feed Border Troops.
The present plans of the brotherhoods provide, it is said, for supplying food to the troops on the border. Whether they would permit mail trains and milk trains to run and certain other food trains is a different matter. Probably they would, but not if the risk of losing the strike was too great. The unions take the stand that the mails and food, except for the troops on the border, are things that the roads are under contract to carry and are no concern of the brotherhoods in this controversy.

The delegates who left Washington

MEASURE TO AVERT STRIKES AMONG FINAL BILLS FRAMED FOR CONGRESS

Washington, Aug. 27.—Secretary Lane and Senator Newlands worked until late to-night framing bills for presentation to Congress. The measure receiving most consideration was one like the Canadian act, which provides for investigation of industrial disputes by a commission for one year, and prevents strikes or lockouts during the investigation. If it is decided to press such a measure an effort will be made to put it in effect at once.

Other legislation under consideration included the following:
An eight-hour day law for railroad employees.
A bill increasing the membership of the Interstate Commerce Commission from seven to nine.

A resolution stating it to be the sense of Congress that if the railroads grant a basic eight-hour day they should be entitled to compensating increased revenues.

A bill, already pending, directing the Interstate Commerce Commission to ascertain minimum, maximum and average wages paid, with hours of service, to every class of railroad employee and compare them with wages of other industries in which similar skill and risk are involved, to determine the relation of railroad wages to railroad revenues, and urge both sides to the present dispute to defer action pending the investigation.

to-day—they were leaving on every train out of Washington after 3 o'clock—understood that the tentative date for further action would be next Friday, September 1. That calculation was based on the fact that the President was scheduled to make his notification speech at Shadow Lawn on Saturday.

Although the situation looked more menacing than ever to-night, few could believe that the railway unions, piloted by such shrewd politicians as Garrett, Lee, Stone and Carter, would risk public denunciation by ordering a strike until the President finished his negotiations. It was recalled, however, that the strike call had been issued years ago even after the President had intervened and before he succeeded in getting both sides to agree to arbitration of the demands of the Western engineers and firemen.

Some railroad executives were inclined to regard the union exodus to-day as "window dressing" and bluff, but all admitted that when the strike machinery got started a crisis was at hand.

La Follette in Opposition.
President Wilson was informed of one distressing fact at this afternoon's meeting with Secretary Lane and Senator Newlands. Senator La Follette intends to come back to fight the proposed increase of the Interstate Commerce Commission from seven to nine members. The President learned that the Senate will probably take two weeks to debate this proposed increase, which is already being passed by the House. This increase is one of the measures by which the President hopes to appease the railroads' demand for insurance against future industrial trouble.

President Wilson has strong doubts now that he can prevent a strike, although he has the brotherhoods on his side and feels certain that he can hold them off for a reasonable length of time. It is evident that he intends to postpone the crisis as long as possible in the hope that some means may be devised for averting it. That he will use the troops if necessary to keep trains moving is almost certain. The railroads expect to get that assistance in the event of a general walk out.

Getting the legislation passed that has been suggested is a different matter. In the Senate such leaders as Cummins, Clapp and La Follette, all members of the Interstate Commerce Committee, also Kenyon, Norris and Gronna, Progressive Republicans, who opposed the appointment of Interstate Commerce Commissioners Hall and Daniels two years ago, when they were known to favor the 5 per cent rate increase, would probably fight any measure.

President May Speak Tuesday.
Asked if arrangements for the President to address a joint session of Congress had been made, Senator Kern said they had not, but he would not deny that such a joint session in the immediate future was in contemplation. It may be called for Tuesday, when a quorum of the House has been summoned to reach Washington.

Following the President's unprecedented night visit to the meeting of the Finance Committee Democrats was diverted from the task of polishing up the revenue bill to a discussion of the prospects before Congress relating to the railroad crisis. Among the Senators present were Hoke Smith, of Georgia; Stone, William Hughes, Thomas and Simmons, chairman of the committee. All agree that Congress must abandon all idea of adjournment as long as it might be necessary to aid in averting a national industrial crisis.

"Of course all adjournment plans have been forgotten," said Senator Simmons, "and must wait on the working out of this railroad crisis. I do not know just what is in President Wilson's mind for Congress to do. Much depends, of course, on the outcome of further conferences to-morrow."

"I think the first thing Congress should do in event of failure of negotiations to-morrow, is to enact some legislation to prevent an actual break between the railroads and the men. How this may be done I do not know, but I believe definite progress along this line already being considered."

WILSON'S ACCEPTANCE
MARVEL OF BREVITY
Will Cover Administration's Record in 6,000 Words.

Those who have the speech of acceptance President Wilson will deliver at the notification in Long Branch next Saturday afternoon say it is a marvel of condensation. It is only 6,000 words long and covers the entire work of the Administration for the last three years and what the Democrats have achieved during that time.

The notification committee will have its headquarters at the Knickerbocker Hotel in this city, and will leave the Pennsylvania terminal for Long Branch about 11 o'clock Saturday morning on a special train.

Senator Ollie James, in making his speech of notification, will hand the President an official letter of notification and an official copy of the national platform of the party. It is expected at headquarters that Congress will adjourn on Friday and that the Democratic members of both houses will go direct from Washington to Long Branch.

PICKPOCKETS HEAR SUNDAY
Audience Warned Against Them from Platform at Ocean Grove.

Ocean Grove, N. J., Aug. 27.—Billy Sunday spoke to about 3,000 persons at three meetings in the Auditorium today, despite a heavy rain this evening. Five hundred and two persons "hit the trail."

During the afternoon meeting Homer Rodeheaver, Sunday's singer, leaped on the platform and warned those present against pickpockets, saying he had been informed several times in the audience

RAILWAY STRIKE MENACE CAUSES CAPITAL PANIC

Administration Realizes
Wilson's Efforts Have
Been in Vain.

PRESIDENT DELAYS
FINAL CONFERENCE

Break Nearer as Executives Await Reply and Men Start Home.

Washington, Aug. 27.—Before the increasing menace of a general railway strike the Administration has been thrown into a panic. After two weeks of vain efforts, during which the executive business of the government has practically come to a standstill, the President unwillingly has come to realize the vast gulf between the brotherhood demands and the terms acceptable to the railroads.

He has exerted all the power of his office to bridge that gulf. The only result is that to-night both sides stand nearer a break than when they brought their dispute to Washington a fortnight ago. The public, with a wider understanding of the merits of the case, is the only gainer.

For the first time the President yesterday gave evidence that the situation had got beyond his control. He had been pleading for delay and set the appointment for Monday morning.

Twice when the railway executives requested an appointment at the White House the President refused. He had been pleading for delay and set the appointment for Monday morning.

To-day a search was made after some last desperate remedy or hasty makeshift to postpone the crisis that seemed inevitable for the morning. Conferences were hurriedly held all day at the White House and at the Capitol.

Railway Workers Leaving City.
Already the 600 representatives of the unions are leaving, each carrying an ominous envelope. At the New Willard the railway executives, grimly determined, are waiting to deliver their answer at the White House. Whether the President will find some new plan or new course, considered by both sides worthy of discussion, before to-morrow morning.

Rumors as to President Wilson's next step were rife to-night. To-night the President threatened to call Federal reserve officers for the railroads unless they yielded to forcing action by Congress to placate the executives and to make good on the President's promise. Amendments to the pending Newlands bill which will create a permanent arbitration board and a pledge of a rate increase are declared on good authority to be most seriously considered.

The only plan which is believed the President will not consider is referring the present dispute to arbitration. Although commercial organizations and labor unions have sided with the railroads, no one believes the President will reverse himself in holding that arbitration would not apply in the present case.

It is realized that the situation confronting the President was one of the most critical in his administration added to the panicky feeling among officials, weathered as they are for the railroads. The British blockade or the U-boat campaign were questions far removed from railway strikes that touch intimately the lives and fortunes of all citizens.

Voters Will Understand.
Voters might not be qualified to pass on the merits of diplomatic history, but they would be able to tie up in the movement of food supplies to the daily table they would be able to assess full responsibility. No one can quite determine yet how large a part the strike may play in the campaign, but as to its "dynamite" possibilities Administration leaders are fully awake.

Despite the seeming blackness of the situation, Democrats refuse to admit any loss of confidence in the President's ability to pull through. They have the utmost faith—an almost childlike trusting faith—not only in his skill, but in his loyalty. They feel that reason no serious opposition is expected in Congress, whatever plan the President proposes. But the experience has been a sobering one.

Lead of the great political capital which politicians a few days ago were seeing in the settlement of the strike, there is a realization that whatever result is finally achieved the President will get small benefit. Too many concordant factions have already been stirred. Even should he succeed in pacifying the brotherhoods, with their 400,000 voters—not a certainty yet, by any means—other union votes may be alienated. The President has been put in the position of seeming to say, "Grant these men their demands and hereafter we will prevent any further union from securing the same opportunity" an attitude that is already awakening anxiety and resentment among other labor people.

Shippers Getting Busy.
The President's suggestion of an increase in rates to meet the additional expense incurred in raising rates and the storm among manufacturers and shippers. Already their representatives are descending upon the capital to forestall any action of this character. Four times they have waged this battle before the Interstate Commerce Commission, and only once did they fail to prevent a raise in rates. Shippers still declare that President Wilson was instrumental in raising rates, and they do not wish its repetition. They have always wielded considerable power in Congress, and it is likely that any scheme to get Congressional aid for an increase in rates would be fought bitterly.

The President's stand against arbitration also had a boomerang effect in lining the manufacturing interests up solidly behind the railroads. They realized that if the unions were successful in their refusal to lay their demands before an impartial tribunal industrial peace as far as the United States was concerned was at an end. The present situation through the President's attitude, thus became something of a "test case," involving the whole future relationship of labor and capital. It has been the increasing realization of this phase that has stiffened both sides and made a compromise so difficult.

Acted Too Hastily.
There is also tardy appreciation of the fact that the President declared his course too hastily. By his announcement favoring the eight-hour

Lives of R. R. Heads Outdo Alger's Fiction

Most of Those Now Engaged in Fighting Demands of
Employees Rose from the Lowest Ranks
of the Service.

(From a Staff Correspondent of The Tribune.)

Washington, Aug. 27.—Some enterprising successor to Horatio G. Alger could find a wealth of youth-inspiring material in the lives of the heads of the biggest railroad systems in the lobby of the New Willard Hotel. It would not be fiction, though. In fact, the lives of these men would be better fiction than the best of Alger's tales. He could bump into almost any one of these influential, brainy men, steer a course for a corner of the writing room and let the captive talk, if modesty did not forbid. Invariably the man would deserve an Alger title.

Take Daniel Willard, for instance. He is president of the Baltimore & Ohio Railroad now. Getting much to buy several Palm Beach suits for his associates on the railroad executives' committee of eight means less to his pocketbook than a five-cent cigar to most of us. Mr. Willard is a railroad man, a musician and a scholar besides. His collection of portraits of Napoleon is one of the best in the world. His interest in men and affairs is world-wide. At the time he was in the middle of negotiating a \$110,000,000 expenditure for improvements of the Baltimore & Ohio, he began to study French.

Willard a Fireman.
But go back a few decades to a tedious train run on an old Vermont road that is now part of the Boston & Maine. Willard is a locomotive fireman, that's all. But one day he finds a book that interests him, in spite of its forbidding title. It is Wellington's "Economics of Railroad Locations." Willard buys it. He tucks it beneath the cushion of his seat in the engine cab, and when he is keeping up steam in the boiler head he is reading about railroad economics. It gives him a wholly new view of the world. He turns to other studies and digs in for useful knowledge. What happens later is easily read.

Dan Willard became a locomotive engineer on the Great Northern Railway. "Fred" Underwood, now president of the Erie, the most jovial railroad president of all the fifty odd assembled in Washington, was the conductor of Willard's train. Underwood came along fast then—so fast that pretty soon he was Willard's boss—"Mr. Underwood" to Willard. But they became close friends and each recognized the other's worth. Some years later Mr. Underwood was lining up the president of the Erie. Then the chance came, and almost the first man he called to the road was Willard as vice-president. The two men are closer chums than ever now.

Most of Them Worked Up.
It would take more than an open book to tell the story of the men who employ to shatter the bonds of sympathy and mutual interest between the group of executives in the New Willard and the other fighting group, further down Pennsylvania Avenue. The "National" with the exception of a few of the former, every one has climbed the ladder from the lower rungs. One could almost count the college-bred men on the fingers of his two hands. Willard, the son of a farmer from Northern, is practically the only one who inherited a big railroad job to start with. That was as vice-president under his father, the late James J. Hill.

Yet Mr. Hill remarked a few days ago: "Some of the best friends I've got are these fellows I'm fighting right now. I know a great many of them personally."

Mr. Underwood phrased the sentiments more colloquially.
"They're blockies, you know," he said. "We're guys."

Markham a Laborer.
C. P. Markham, president of the Illinois Central, prominent nationally as an executive in Chicago, began his career as a section hand—a common laborer—on the Santa Fe, in Kansas City, then one of the toughest railroad yards in the country. He is remarked for his ability to lead a host of men in these powerful railroad men in Washington. No one looking at him or studying him closely would say he was other than the son of a rich man. He has the look of a man of a course at a leading university.

Sitting over there on one of those cane seats is E. P. Ripley, president of the Atchafalaya, Topeka & Santa Fe. The man who came to the head of the line in the railway men's fight here in Washington. No one looking at him or studying him closely would say he was other than the son of a rich man. He has the look of a man of a course at a leading university.

The railway executives have been strengthened in their belief by the declaration of Chairman Adamson. President Wilson determined his position. The House chairman said, more than four months ago. On what his deductions were based is a question that is interesting many executives just now. It has been credibly asserted that they were founded on several things:

The advice of Frank P. Walsh, former chairman of the Industrial Relations Commission, on the question of the eight-hour day. Opinions from Louis D. Brandeis and from Judge Chambers, of the Mediation Board, as to the ability of the railroads to bear the cost of such a day. The fact that the declaration of the Democratic platform on the subject.

From these scanty materials, or others equally slim at best, the President has created the situation now on the point of breaking from his control.

MEXICAN TOWN TAKEN
BY VILLA'S BANDITS

Recent Letters from Chief Found on Dead Follower.

Chihuahua City, Mex., Aug. 27.—Three hundred Villa bandits captured the town of Satevo, Chihuahua, fifty miles south of here, on Friday, according to reports to General Trevino today. The bandits were led by General Martin Lopez, surrounded the town, and after a six hours' battle the garrison, numbering 200, under Captain de la Fuente, being without ammunition, was forced to evacuate. Villa was not with the outlaws, it was said. The dispatches which came from General Elizondo said that both sides lost heavily.

A second engagement with Villistas was reported by General Apolinario Trevino from Torreón. He said that twenty bandits, under the leader Ferniza, attacked a small detachment of Carranza troops at Hacienda Coyote, in the Laguna district, but were driven off by the troops and six others being killed after three hours of fighting. Letters from Villa under a recent date were found in Ferniza's pockets, it was reported.

Years ago a young man named Ripley went to work as a clerk in the traffic office of the Boston & Maine. But his stay there was not long. Pretty soon some one higher up spotted him as a coming railroad chief and gave him a job as general manager of the Chicago, Burlington & Quincy. When that road was reorganized E. P. Ripley assumed the presidency. His friends celebrated his seventieth birthday last year in Chicago, and the gathering was one of the most distinguished ever brought together. A man in a man to Mr. Ripley, whether he is a section hand or a general manager.

Joke on Trumbull.
Then consider Frank Trumbull, chairman of the Chesapeake & Ohio and of the Railway Executives' Advisory Committee. Since a few days ago Mr. Trumbull has been dubbed by the committee of eight the "ultimate consumer." It seems that Mr. W. F. Willard, Mr. Willard had them scented and done up in boxes fastened with blue ribbon and sent to each one of the committee. All had been pledged to wear the suit. Trumbull kept the pledge, but was almost lost in the suit that came to his room. When the dinner party assembled Mr. Ripley was without a Palm Beach suit for his host. Mr. Trumbull's notion of the "ultimate consumer" and the title was bestowed upon Mr. Trumbull.

Mr. Trumbull isn't a college man, but he is recognized as one of the best educated men in the railroad business. He is studious, has travelled extensively and his intimate friends are men of letters. His associates in the railroad are a collection of facts. He came from the ranks. He made good on the Colorado & Southern, built up the road and then sold the properties out to the Burlington.

Perhaps the rise of Hale Holden, president of the Chicago, Burlington & Quincy, spokesman for all the executives, was the most meteoric of any. He was a junior partner in the law firm of Warner, McClelland, Dean & Holden, in Kansas City. The firm represented the Burlington there. Holden met the railroad men in Chicago and was soon recognized as a general attorney in charge of commerce work. He was selected by the executives to be the spokesman for the "Farm Management," considered by many scholars as a literary gem.

Holden's Meteoric Rise.
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Mr. Hill made Mr. Holden a vice-president and director. Darius Miller was then president of the Burlington. The way to Glacier National Park with Louis W. Hill, Mr. Miller was stricken with appendicitis. He asked Hill to tell his father that the vice-president of the Burlington was Hale Holden. Mr. Holden got the place when Mr. Miller died.

Office Boy to President.
There are more than a score of others whose careers differ only in details from those mentioned. The most notable of these is the son of a farmer, started in as office boy in the employ of the New York Central.

George S. Wade, vice-president and general manager of the Santa Fe, was formerly one of the most active of the grievance committee of one of the employees' orders. Another one was P. H. Morrissey, assistant to the president of the Burlington, one of the conference committee of managers, who helped to build up the Brotherhood of Railway Trainmen, of which W. G. Lee is now head.

R. H. Ashton, president of the Chicago & North Western, one of the newest big executives, never served on any other road, a fact which is unique among railroad men. Mr. Ashton was an axman once with an engineering crew on the North Western. Others who are now here trying to solve the greatest industrial problem that the nation ever faced started by climbing the ladder of the railroads, brakemen and the like, and few of them have missed a grade all the way up the line.

SERGEANT DROWNS IN
12TH REGIMENT SWIM

Uniform Remains on Canal Bank
When Rest Have Dressed.

(By Telegram to The Tribune.)
McAllen, Tex., Aug. 27.—The 12th Regiment went swimming at noon today in an irrigation canal at Sharyland, four miles from camp, where it had gone on a practice march. When the regiment came out and dressed one uniform remained on the bank.

None of the sergeants who acted as lifeguards had seen any one in difficulties, but recalled established the identity of the missing man as Sergeant Arthur Lockwood, L. Company, whose New York home is at 448 West 80th Street. The body was not recovered.

Lockwood, who was twenty-six, was employed by the Consolidated Gas Company, and joined the 12th in 1904. As a member of the Irish-American Athletic Club and the Knights of St. Anthony he was well known as a track athlete.

GIRL DISAPPEARS,
PARENTS GET NOTE

"Don't Worry," Says Message
from Doctor's Stenographer.

Ethel M. Richards, seventeen years old, of 367 Grove Street, Newark, daughter of Mr. and Mrs. Lewis W. Richards, who was a stenographer in the office of Dr. Herbert H. Satchwell in the Union Building, Newark, has disappeared.

The girl did not arrive home Saturday as usual for the evening meal. Her father called at the doctor's office, but it was closed and he was told Dr. Satchwell was on his vacation.

Later in the evening a special delivery letter, mailed in this city at 8 o'clock Saturday night, was received. "Dear Mother and Father: Please don't worry, as I have gone away. I have enough money saved to keep me for some time. I will let you know from time to time how I am. Would let you know where I am, but I do not wish you to look for me. Hoping you can forgive me for this hasty act. I am still."

"YOUR LOVING DAUGHTER."

In Harlem

TO New Yorkers whose business or residence is near 125th Street and Lenox Avenue:

So far as consistent with conservative banking, the Columbia Trust Company's Harlem branch is operated entirely in the interests of Harlem. Money deposited in the Harlem branch will be used in that community.

At the same time, depositors are secured by the financial strength of the parent company whose headquarters are downtown.

If you are interested in a Harlem banking connection, please ask for Mr. C. F. Minor, Vice-President, or Mr. W. F. Lewis, Harlem Manager. Their advice and counsel on banking matters will be freely given.

125TH STREET AND LENOX AVENUE

PICKPOCKETS ADD
SAM THE PEDLER

Raise \$2,500 in Secret
Meeting to Defend
Slaver.

Brotherhoods of the underworld are uniting in fear of the exposure which may result from District Attorney Swann's campaign against white slavers. The pickpockets of New York have raised \$2,500 for the defense of Sam the Pedler, a white slaver, who is charged with the abduction of a young girl from Chicago. The meeting was held in a rooming house in the East Side, and was attended by a large number of underworld figures.

It was a stormy meeting, according to all accounts. Scarcely did the high words abate when the measured tread of the patrolman on post sounded beneath the half open transom of the "family entrance."

Ties between the traffickers in flesh and the sly fraternity which makes its living from other people's pockets are as close as any in crookdom. In times of dire necessity the most reluctant of white slavers will pick pockets for a living nor think his calling demeaned. Some gravitate between the two professions and some practise both at once.

Although there were dissenters, and bitter ones, who objected strongly to "baiting" the majority finally prevailed, and it was decided that Sam the Pedler and the rest of the luckless crew must be befriended. The frank methods of the gunmen who promptly announce a "benefit ball" when one of their trade gets into jail are not so such as gathered in the Rivington Street saloon on Friday night. Such advertising of their object, with the necessary accompaniment of unashamed blackmailing necessary to their ticket to draw members to the taste of the retiring white slaver. So, after further argument, it was decided to redistribute the rich fields of the railroad terminals.

CZAR READY TO AID
U. S. IN FEEDING POLES

Assures President Wilson of
Willingness to Co-operate.

Petrograd, Aug. 27.—Emperor Nicholas replied to-day to the message sent last month by President Wilson to the Emperor, in common with the heads of other European governments, urging their cooperation in measures to make possible the forwarding of food supplies from the United States to the starving people of Poland.

The efforts of the American people and said he regretted that nations at war with Russia would not agree to plan for provisioning the Poles. He assured the President of his willingness to cooperate as far as possible in any future efforts.

The American Ambassador, David R. Francis, forwarded the reply to Washington to-day.

Advertising a Bank

Advertising agents are fond of regarding their business from a scientific as well as an artistic standpoint. They do not hesitate to formulate laws regarding advertising that partake of the yardstick character.

The Harriman National Bank has been told by worthy advertising agents that, while they always read the bank's advertisements, nevertheless they do not see how they can benefit the bank. We can only show them the figures of our increasing volume of business which speak with some force.

The object of the advertising of the Harriman National Bank is not to attract depositors by making a loud noise, and there being no bargains in banking, we cannot offer a dollar's worth for ninety-nine cents.

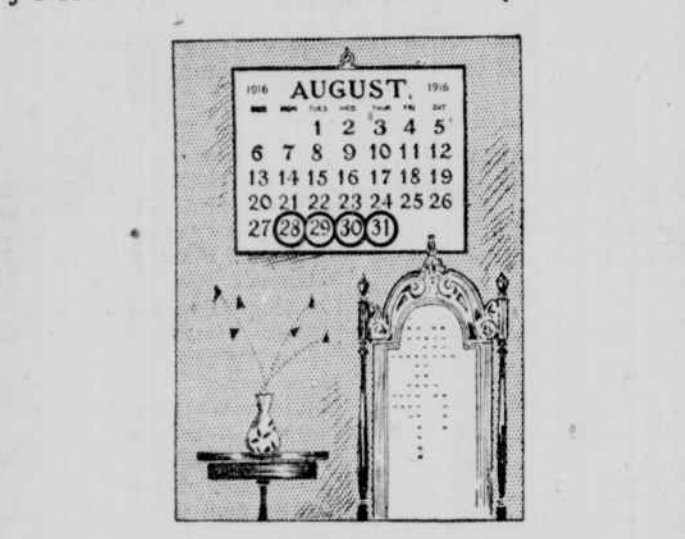
What we try to do in our advertising is to indicate fully the spirit that actuates the policy of the Harriman National Bank; to inform people as to the character of our business; to impress upon them that our services and facilities are decidedly exceptional, with especial reference to our hours of business; to point out, that while our principles of banking differ in no wise from those which by the test of time have proven soundest, nevertheless these principles may be applied in a modern and progressive spirit.

That portion of the public which has use for this kind of a bank is invited to do business with us.

BANKING HOURS FROM 9 A. M. TO 5 P. M.
SAFE DEPOSIT VAULTS 9 A. M. TO MIDNIGHT

HARRIMAN NATIONAL BANK
140 BROADWAY AND 4TH ST., NEW YORK

JOHN WANAMAKER—FURNITURE



T-O-D-A-Y

(according to custom)

opens the "Half-Price"
Days closing the August
Furniture Sale (Original).

Odd pieces, odd suits,
pieces not to be reordered,
stocks bought especially
for the August Sale—all
at HALF this morning.
Hundreds of pieces, for
all rooms, in all woods,
a variety of patterns, at
prices from a few dollars
to thousands of dollars.

No more August prices after Thursday
No more of August furniture at half

Fifth, Sixth, Seventh and Eighth Galleries, New Building.

John Wanamaker

Broadway at Ninth Street, New York